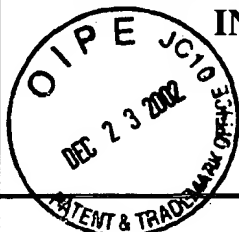


# INFORMATION DISCLOSURE CITATION IN AN APPLICATION

(PTO-1449)



ATTY. DOCKET NO.  
53588-0025

SERIAL NO.  
09/442,106

APPLICANT:  
John Pettit

FILING DATE:  
November 17, 1999

GROUP:  
3625

## U.S. PATENT DOCUMENTS

Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
[Handwritten mark]		3,950,733		Cooper et al.	04-13-1976	
		4,044,243		Cooper et al.	08-23-1977	
		4,254,474		Cooper et al.	03-03-1981	
		4,326,259		Cooper et al.	04-20-1982	
		4,760,604		Cooper et al.	07-26-1988	
		4,897,811		Scofield	01-30-1990	
		4,958,375		Reilly	09-18-1990	
		5,398,300		Levey	03-14-1995	
		5,471,627		Means et al.	11-28-1995	
		5,479,574		Glier et al.	12-26-1995	
[Handwritten mark]		5,701,398		Glier et al.	12-23-1997	
		5,745,654		Titan	04-28-1998	
		6,430,539	B1	Lazarus et al.	08-06-2002	

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Exam. Initial*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				
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*Gary*

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**(PTO-1449)**

SERIAL NO.  
09/442.106

FILING DATE: November 17, 1999

GROUP: 3626

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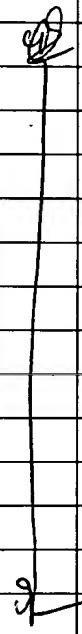
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Page 1 of 1

Page 10

<b>INFORMATION DISCLOSURE CITATION</b> <b>IN AN APPLICATION</b> <b>(PTO-1449)</b>				<b>ATTY. DOCKET NO.</b> 53588-0025		<b>SERIAL NO.</b> 09/442,106	
				<b>APPLICANT:</b> John Pettitt			
				<b>FILING DATE:</b> November 17, 1999		<b>GROUP:</b> 3625	
<b>U.S. PATENT DOCUMENTS</b>							
Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Number	Kind Code <sup>2</sup> (If known)				
		Re. 30,579		Goldman, et al.	04-14-1981		
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		3,657,702		Stephenson, Jr.	04-18-1972		
		4,485,300		Peircé	11-27-1984		
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		4,845,739		Katz	07-04-1989		
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	5,206,488		Teicher	04-27-1993			

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<b>FOREIGN PATENT DOCUMENTS</b>								
Exam. Initial*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				

<b>Examiner Signature</b> 	<b>Date Considered</b> 07/04/03
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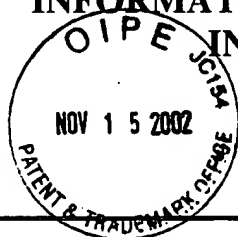
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ATTY. DOCKET NO.  
53588-0025

SERIAL NO.  
09/442,106

APPLICANT:  
John Pettitt

FILING DATE:  
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		Number	Kind Code <sup>2</sup> (If known)			
		5,253,341		Rozmanith et al.	10-12-1993	
		5,351,296		Sullivan	09-27-1994	
		5,377,269		Heptig et al.	12-27-1994	
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				<b>APPLICANT:</b> John Pettitt	
				<b>FILING DATE:</b> November 17, 1999	
				<b>GROUP:</b> 3625	

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U.S. PATENT DOCUMENTS						
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		Number	Kind Code <sup>2</sup> (If known)			
		5,629,982		Micali	05-13-1997	
		5,671,280		Rosen	09-23-1997	
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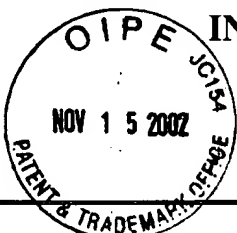
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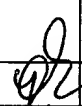
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				<b>APPLICANT:</b> John Pettitt	
				<b>FILING DATE:</b> November 17, 1999	<b>GROUP:</b> 3625

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		Number	Kind Code <sup>2</sup> (If known)			
		5,815,657		Williams et al.	09-29-1998	
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		5,850,442		Muftic	12-15-1998	
		5,870,473		Boesch et al.	02-09-1999	
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		6,029,154		Pettitt	02-22-2000	
		6,094,643		Anderson et al.	07-25-2000	
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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (If known)				

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**SERIAL NO.**  
09/442,106

**FILING DATE:**  
November 17, 1999

**GROUP:**  
3625

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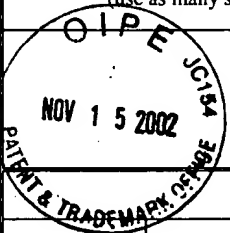

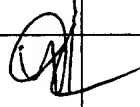
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Page 5 of 7

Substitute for Form 1449A/PTO (Modified) (use as many sheets as necessary)		Attorney Docket No.: 53588-0025	Application Number: 09/442,106	
		First Named Inventor: John Pettitt		
		Filing Date: November 17, 1999		
<b>OTHER ART – NO PATENT LITERATURE DOCUMENTS</b>				
Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation <sup>2</sup>	
		CyberSource, "CyberSource Enhances Internet Fraud Screen to Combat Credit Card Fraud," June 4, 2001, <a href="http://www.cybersource.com/press_room/view.xml?page_id=579">http://www.cybersource.com/press_room/view.xml?page_id=579</a> , printed 4/23/02, 3 pages.		
		CyberSource, "CyberSource® Introduces Credit Card Authorization Service Enhanced with a Powerful Fraud Screening Tool," January 30, 2001, <a href="http://www.cybersource.com/press_room/view.xml?page_id=237">http://www.cybersource.com/press_room/view.xml?page_id=237</a> , printed 4/23/02, 2 pages.		
		Techmall, "Meridien Launches New e*Payments Research Service Identifying Web Opportunities And Risk For Retailers And Financial Firms," December 1, 1999, <a href="http://www8/techmall.com/techdocs/TS991202-1.html">http://www8/techmall.com/techdocs/TS991202-1.html</a> , printed 4/23/02, 2 pages.	<b>GROUP 3600</b> NOV 19 2002	
		DataCash, "Payment card fraud checking service for e-commerce," <a href="http://www.datacash.com/security/fraudscreening.html">http://www.datacash.com/security/fraudscreening.html</a> , printed 4/23/02, 2 pages.		
		CyberCash, "About CyberCash, Inc.," 2000, CyberCash Company Information, <a href="http://www.cybercash.com/company">http://www.cybercash.com/company</a> , 1 page.		
			Dr. Andreas Schöter, et al., "Digital Money Online A Review of Some Existing Technologies," February 1997, 60 pages, inter://trader.	
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		"Webster's II, New Riverside University Dictionary," The Riverside Publishing Company, 1994, 4 pages.		

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Substitute for Form 1449A/PTO (Modified) (use as many sheets as necessary)		Attorney Docket No.: 53588-0025	Application Number: 09/442,106
		First Named Inventor: John Pettitt	
		Filing Date: November 17, 1999	
<b>OTHER ART - NO PATENT LITERATURE DOCUMENTS</b>			
Examiner Initials*	Cite No <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	Translation <sup>2</sup>
		Anonymous, "Faster Credit Card Authorization," Chain Store Age Executive with Shopper Center Age, New York, March 1995, <a href="http://proquest.umi.com/pqdweb?TS=930258...1&amp;Fmt=3&amp;Sid=1&amp;Idx=7&amp;Del=1&amp;RQT=309&amp;Dtp=1">http://proquest.umi.com/pqdweb?TS=930258...1&amp;Fmt=3&amp;Sid=1&amp;Idx=7&amp;Del=1&amp;RQT=309&amp;Dtp=1</a> , printed 6/24/99, 4 pages.	
		Hanagandi et al., "Density-Based Clustering and Radial Basis Function Modeling to Generate Credit Card Fraud Scores", February 6, 1996, Proceedings of the IEEE/IAFE 1996 Conference, pp. 247-251.	
		Stanley H. Slom, "Check Fraud: Verification Firms Help cut \$2.9 Billion Loss," Stores, Feb. 1992, 1 page.	
		Richardson, "Neural networks compared to statistical techniques", Computational Intelligence for Financial Engineering (CIFER), 1997; Proceedings of the IEEE/IAFE 1997, pp. 89-95, March 1997, New York City, NY.	
		Ghosh et al., "Credit card fraud detection with a neural-network", System Sciences, 1994, Vol. III: Information Systems: Decision Support and Knowledge-Based Systems, Proceedings of the Twenty-Seventh Hawaii International Conference, pgs. 621-630, 4-7 Jan. 1994.	

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